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This listing of claims will replace all prior versions and listings of claims in the Application.

LISTING OF CLAIMS:

1. (Previously Presented) A computer-implemented method of processing a transaction, comprising:

receiving, at an intermediary computer, from a client device associated with a first participant in the transaction, a request to process the transaction using a first currency that is not recognized by a second participant in the transaction, wherein the client device is operatively connected to the intermediary computer via a communications link, and wherein the first currency comprises a private currency;

decrementing, by the intermediary computer, an amount of the first currency associated with the first participant by decrementing a balance of a first currency account of the first participant maintained at the intermediary computer;

incrementing, by the intermediary computer, an amount of second currency associated with the first participant by incrementing a balance of a second currency account of the first participant maintained at the intermediary computer, wherein the second currency is recognized by the second participant; and

processing the transaction using the amount of second currency associated with the first participant.

2. (Cancelled)

3. (Previously Presented) The method as recited in claim 1, wherein the amount of second currency incremented by the intermediary computer is determined based upon at least the amount of first currency decremented by the intermediary computer.

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4. **(Previously Presented)** The method as recited in claim 1, wherein the amount of second currency incremented by the intermediary computer is determined based upon at least a set of one or more conversion criteria.
5. **(Original)** The method as recited in claim 4, wherein the set of one or more conversion criteria includes a time at which the request from the first participant is received.
6. **(Original)** The method as recited in claim 4, wherein the set of one or more conversion criteria includes one or more attributes of the first participant.
7. **(Original)** The method as recited in claim 4, wherein the set of one or more conversion criteria includes one or more attributes of the second participant.
8. **(Original)** The method as recited in claim 4, wherein the set of one or more conversion criteria includes one or more attributes of the transaction.
9. **(Original)** The method as recited in claim 8, wherein the set of one or more conversion criteria includes which products or services are involved in the transaction.
10. **(Cancelled)**
11. **(Previously Presented)** The method as recited in claim 1, wherein decrementing the balance of the first currency account and incrementing the balance of the second currency account are performed as an atomic transaction.

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12. **(Previously Presented)** The method as recited in claim 1, further comprising incrementing the balance of the first currency account of the first participant by the amount of first currency that was previously decremented if the transaction is not successfully processed.
13. **(Previously Presented)** The method as recited in claim 12, further comprising decrementing the balance of the second currency account of the first participant by the amount of second currency that was previously incremented.
14. **(Previously Presented)** The method as recited in claim 1, further comprising:
receiving, at the intermediary computer, a request to process a second transaction involving the first participant and a third participant using the first currency that is not recognized by the third participant;
decrementing, by the intermediary computer, an additional amount of the first currency associated with the first participant;
incrementing, by the intermediary computer, an amount of third currency associated with the first participant, wherein the third currency is recognized by the third participant; and
processing the second transaction using the amount of the third currency.

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15. **(Currently Amended)** A computer-readable medium including computer-executable instructions for processing a transaction, the instructions operable when executed by one or more processors to cause the one or more processors to:

receive, at an intermediary computer, from a first participant in the transaction, a request to process the transaction using a first currency that is not recognized by a second participant in the transaction, wherein the first currency comprises a private currency;

decrement, by the intermediary computer, an amount of the first currency associated with the first participant by decrementing a balance of a first currency account of the first participant maintained at the intermediary computer;

increment, by the intermediary computer, an amount of second currency associated with the first participant by incrementing a balance of a second currency account of the first participant maintained at the intermediary computer, wherein the second currency is recognized by the second participant; and

process the transaction using the amount of second currency associated with the first participant.

16. **(Cancelled)**

17. **(Previously Presented)** The computer-readable medium as recited in claim 15, wherein the amount of second currency incremented by the intermediary computer is determined based upon at least the amount of first currency decremented by the intermediary computer.

18. **(Previously Presented)** The computer-readable medium as recited in claim 15, wherein the amount of second currency incremented by the intermediary computer is determined based upon at least a set of one or more conversion criteria.

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19. **(Original)** The computer-readable medium as recited in claim 18, wherein the set of one or more conversion criteria includes a time at which the request from the first participant is received.

20. **(Original)** The computer-readable medium as recited in claim 18, wherein the set of one or more conversion criteria includes one or more attributes of the first participant.

21. **(Original)** The computer-readable medium as recited in claim 18, wherein the set of one or more conversion criteria includes one or more attributes of the second participant.

22. **(Original)** The computer-readable medium as recited in claim 18, wherein the set of one or more conversion criteria includes one or more attributes of the transaction.

23. **(Original)** The computer-readable medium as recited in claim 22, wherein the set of one or more conversion criteria includes which products or services are involved in the transaction.

24. **(cancelled)**

25. **(Previously Presented)** The computer-readable medium as recited in claim 15, wherein decrementing the balance of the first currency account and incrementing the balance of the second currency account are performed as an atomic transaction.

26. **(Previously Presented)** The computer-readable medium as recited in claim 15, further comprising computer-executable instructions which, when executed by the one or more processors, cause the one or more processors to increment the balance of the first currency account of the first participant by the amount of first currency that was previously decremented if the transaction is not successfully processed.

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27. **(Previously Presented)** The computer-readable medium as recited in claim 26, further comprising computer-executable instructions which, when executed by the one or more processors, cause the one or more processors to decrement the balance of the second currency account of the first participant by the amount of second currency that was previously incremented.

28. **(Previously Presented)** The computer-readable medium as recited in claim 15, further comprising computer-executable instructions which, when executed by the one or more processors, cause the one or more processors to:

receive, at the intermediary computer, from the first participant, a request to process a second transaction involving the first participant and a third participant using the first currency that is not recognized by the third participant;

decrement, by the intermediary computer, an additional amount of the first currency associated with the first participant;

increment, by the intermediary computer, an amount of third currency associated with the first participant, wherein the third currency is recognized by the third participant; and

process the second transaction using the amount of the third currency.

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29. **(Previously Presented)** An apparatus for processing a transaction, the apparatus comprising:

an input/output mechanism configured to receive, from a first participant in the transaction, a request to process the transaction using a first currency that is not recognized by a second participant in the transaction, wherein the first currency comprises a private currency; and

a transaction processor communicatively coupled to the input/output mechanism, wherein the transaction processor is configured to:

decrement an amount of the first currency associated with the first participant, in response to the request from the first participant, by decrementing a balance of a first currency account of the first participant;

increment an amount of second currency associated with the first participant by incrementing a balance of a second currency account of the first participant, wherein the second currency is recognized by the second participant; and

process the transaction using the amount of second currency associated with the first participant.

30. **(Cancelled)**

31. **(Original)** The apparatus as recited in claim 29, wherein the transaction processor is further configured to determine the amount of second currency to be incremented based upon at least the amount of first currency decremented.

32. **(Previously Presented)** The apparatus as recited in claim 29, wherein the transaction processor is further configured to determine the amount of second currency incremented based upon at least a set of one or more conversion criteria.

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33. **(Original)** The apparatus as recited in claim 32, wherein the set of one or more conversion criteria includes a time at which the request from the first participant is received.

34. **(Original)** The apparatus as recited in claim 32, wherein the set of one or more conversion criteria includes one or more attributes of the first participant.

35. **(Original)** The apparatus as recited in claim 32, wherein the set of one or more conversion criteria includes one or more attributes of the second participant.

36. **(Original)** The apparatus as recited in claim 32, wherein the set of one or more conversion criteria includes one or more attributes of the transaction.

37. **(Original)** The apparatus as recited in claim 36, wherein the set of one or more conversion criteria includes which products or services are involved in the transaction.

38. **(Cancelled)**

39. **(Previously Presented)** The apparatus as recited in claim 29, wherein the transaction processor is further configured to decrement the balance of the first currency account and increment the balance of the second currency account as an atomic transaction.

40. **(Previously Presented)** The apparatus as recited in claim 29, wherein the transaction processor is further configured to increment the balance of the first currency account of the first participant by the amount of first currency that was previously decremented if the transaction is not successfully processed.

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41. (Previously Presented) The apparatus as recited in claim 40, wherein the transaction processor is further configured to decrement the balance of the second currency account of the first participant by the amount of second currency that was previously incremented.

42-59. (cancelled)